



# County of San Diego

## FLOODPLAIN INFORMATION

### Did you know:

- **That an estimated 6,600 residential and commercial buildings are subject to flooding within the unincorporated areas of San Diego County.**
- **Unfortunately, and often tragically, most owners or potential owners of flood-prone property are not even aware they will be flooded someday – until it happens.**
- **Typical homeowner insurance policies do not cover flood damage.** The National Flood Insurance Program (NFIP) is a Federal program that enables property owners and renters to purchase flood insurance in return for community adoption and enforcement of specific flood damage reduction planning and building criteria.
- **The distance from a watercourse is no guaranteed safeguard.** All low-lying areas will flood – even those areas hundreds or possibly even thousands of feet from the nearest stream or other body of water.

**As a Real Estate professional, you can provide key notification of the flood hazard and the need for flood insurance at the beginning of your relationship with the seller and potential buyer.**

The flood hazard potential of the property you list can be found on the NFIP maps published by the Federal Emergency Management Agency (FEMA). These maps are available on-line at the "FEMA Flood Map Store" on FEMA's web site at [www.msc.fema.gov](http://www.msc.fema.gov). The County's on-line GIS, SanGIS ([www.sangis.org/sangis/IntMapping\\_main.htm](http://www.sangis.org/sangis/IntMapping_main.htm)), also includes the FEMA designated flood hazards as well as additional, locally known areas at risk.

**The County of San Diego is available to assist you with the following information:**

- Whether a property is located within an NFIP or County mapped flood zone in the event you have difficulty making a determination using the on-line resources.
- Flood insurance rating information such as FEMA flood zone, panel number, suffix, panel date, index date, elevation datum used on the map, and regulatory base flood elevation.
- FEMA Elevation Certificate if available. The FEMA Elevation Certificate is an essential tool used to accurately rate flood insurance policies. The County of San Diego has been collecting FEMA Elevation Certificates since March 2006.
- Information on FEMA's mandatory flood insurance purchase requirements.
- Regulatory provisions pertaining to floods that may apply to the property in question.
- If the information is available, whether the property has ever suffered any flood damage.

**For more information contact:**

Gitanjali Shinde, Assistant Engineer  
Flood Control Engineering  
Department of Public Works  
5555 Overland Avenue  
Building 2, Room 260 (MS 0384)  
San Diego, CA 92123-1295  
858-694-3661  
[Gitanjali.Shinde@sdcounty.ca.gov](mailto:Gitanjali.Shinde@sdcounty.ca.gov)